

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

SUSAN R. RYAN

Debtor(s)

Case No. 15-21019GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2015.
- 2) The plan was confirmed on 04/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/25/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/12/2019, 07/02/2019.
- 5) The case was dismissed on 07/02/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,308.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$66,603.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$66,603.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,752.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,152.64**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFILIATE CREDIT++	Unsecured	116.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	8,342.00	7,041.55	7,037.12	7,037.12	51.07
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,737.05	394.11	394.11	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	539.36	539.36	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	321.14	617.77	617.77	0.00	0.00
CERASTES LLC	Unsecured	965.88	1,043.08	1,043.08	0.00	0.00
CMC	Unsecured	839.39	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,108.00	1,881.50	1,881.50	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	570.55	706.73	706.73	0.00	0.00
I CARE MEDICAL LLC	Unsecured	164.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	347.76	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	88,000.00	98,683.22	0.00	38,893.96	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	14,190.21	14,190.21	14,190.21	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	432.45	544.83	544.83	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	278.00	278.00	278.00	0.00
PENN HILLS SD & PENN HILLS MUNI	Unsecured	NA	371.60	371.60	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	762.67	836.76	836.76	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,187.42	1,338.91	1,338.91	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	287.20	414.97	414.97	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	290.24	290.24	290.24	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	376.58	529.02	529.02	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,349.52	1,535.43	1,535.43	0.00	0.00
PREMIER MEDICAL ASSOC	Unsecured	849.74	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$38,893.96	\$0.00
Mortgage Arrearage	\$14,190.21	\$14,190.21	\$0.00
Debt Secured by Vehicle	\$7,037.12	\$7,037.12	\$51.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,227.33</b>	<b>\$60,121.29</b>	<b>\$51.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$278.00	\$278.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$278.00</b>	<b>\$278.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,044.31</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,152.64</u>	
Disbursements to Creditors	<u>\$60,450.36</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$66,603.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.